



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [SIMMONS FIRST NATIONAL CORPORATION](#)

**City/State** [PINE BLUFF, AR](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [23,348,318](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SIMMONS FIRST NATIONAL CORPORATION](#)

[501 MAIN STREET](#)

[PINE BLUFF, AR 71601](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	22,738,821			20,920,223			21,589,978			17,861,889			15,766,886		
Net income (\$000) .....	67,420			77,236			254,904			238,167			215,713		
Number of BHCs in peer group .....	133			123			128			125			118		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.65	2.67	48	3.25	2.94	67	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75
+ Non-interest income .....	0.88	1.13	43	0.99	1.12	47	0.95	1.21	44	0.86	1.32	34	0.97	1.31	38
- Overhead expense .....	2.09	2.28	42	2.45	2.68	43	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42
- Provision for credit losses .....	0.03	-0.12	74	0.50	0.88	28	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81
+ Securities gains (losses) .....	0.10	0.01	96	0.61	0.03	98	0.25	0.02	98	0.07	0.01	96	0	0	67
+ Other tax equivalent adjustments .....	0	0	7	0.02	0	95	0.01	0	92	0	0	42	0	0	80
= Pretax net operating income (tax equivalent) .....	1.51	1.78	32	1.92	0.64	97	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61
Net operating income .....	1.19	1.36	38	1.48	0.48	97	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68
Net income .....	1.19	1.35	39	1.48	0.48	97	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67
Net income (Subchapter S adjusted) .....															1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.40	3.18	60	4.57	4.09	79	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85
Interest expense .....	0.45	0.29	80	0.90	0.85	59	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62
Net interest income (tax equivalent) .....	2.95	2.88	51	3.67	3.24	70	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.09	0.16	42	0.07	0.27	29	0.45	0.27	79	0.24	0.21	66	0.21	0.22	64
Earnings coverage of net loan and lease losses (X) .....	27.88	25.70	68	47.32	17.23	83	6.28	22.91	29	10.91	24.40	42	12.92	21.75	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.93	1.49	76	1.69	1.32	78	1.85	1.58	73	0.47	0.83	19	0.48	0.90	16
Allowance for loan and lease losses / Total loans and leases .....	1.92	1.47	78	1.67	1.30	79	1.83	1.55	74	0.46	0.81	18	0.48	0.89	17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.03	0.70	79	1.22	0.63	91	1.09	0.71	82	0.75	0.57	72	0.83	0.61	74
30-89 days past due loans and leases / Total loans and leases .....	0.19	0.33	32	0.38	0.52	35	0.23	0.39	32	0.25	0.43	31	0.19	0.44	21
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-3.49	-0.51	46	10.46	14.37	37	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64
Net short-term noncore funding dependence .....	-12.07	-6.88	28	9.10	4.94	65	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84
Net loans and leases / Total assets .....	51.50	60.99	18	68.59	64.23	54	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.95	9.15	45	8.96	9.43	38	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19
Holding company equity capital / Total assets .....	12.55	10.72	79	13.65	11.64	77	13.31	11.16	81	14.06	12.43	70	13.58	12.22	70
Total equity capital (including minority interest) / Total assets .....	12.55	10.85	77	13.65	11.80	74	13.31	11.29	80	14.06	12.57	69	13.58	12.27	70
Common equity tier 1 capital / Total risk-weighted assets .....	14.08	12.57	76	11.09	11.64	41	13.41	12.38	72	10.92	12.17	29	10.22	12.12	21
Net loans and leases / Equity capital (X) .....	4.10	5.73	16	5.02	5.59	40	4.30	5.58	23	4.91	5.21	45	5.21	5.29	47
Cash dividends / Net income .....	28.94	23.13	57	24.72	81.34	18	29.28	42.30	34	26.98	33.12	34	25.80	27.31	35
Cash dividends / Net income (Subchapter S adjusted) .....															17.36
<b>Growth Rates</b>															
Assets .....	12.02	16.49	44	29.49	11.31	89	5.18	16.68	17	28.50	9.26	89	9.85	7	72
Equity capital .....	3	9.13	22	23.59	5.70	89	-0.41	6.99	13	33.05	10.49	91	7.77	7.89	65
Net loans and leases .....	-15.89	7.22	2	22.19	9.91	85	-12.78	9.07	1	25.50	9.10	86	8.65	7.89	68
Noncore funding .....	-15.36	-25.09	64	20.02	16.35	65	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	11.98	11.33	64	12.38	12.46	67	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69
Equity investment in subsidiaries / Equity capital .....	105.37	102.85	66	108.25	103.91	76	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66
Cash from ops + noncash items + op expense / Op expense + dividends .....	176.34	98.58	83	437.19	176.81	90	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	147,055	187,824	690,745	712,133	617,074	-21.71	119.63
Income from lease financing receivables.....	7	21	56	137	299	-66.67	
Fully taxable income on loans and leases.....	146,561	187,333	688,457	710,822	616,523	-21.76	119.04
Tax-exempt income on loans and leases.....	501	512	2,344	1,448	850	-2.15	989.13
Estimated tax benefit on income on loans and leases.....	175	113	674	500	297	54.59	490.15
Income on loans and leases (tax equivalent).....	147,237	187,958	691,475	712,770	617,670	-21.67	119.80
Investment interest income (tax equivalent).....	25,565	20,308	73,016	70,251	58,466	25.89	151.64
Interest on balances due from depository institutions.....	798	2,441	4,382	7,450	5,933	-67.31	454.17
Interest income on other earning assets.....	0	830	1,846	3,496	3,915	-100.00	-100.00
Total interest income (tax equivalent).....	173,600	211,537	770,719	793,967	685,984	-17.93	123.40
Interest on time deposits of \$250K or more .....	2,528	5,306	12,999	17,041	12,203	-52.36	
Interest on time deposits < \$250K.....	4,563	8,018	28,400	41,627	18,105	-43.09	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	6,089	17,954	38,462	80,309	56,904	-66.09	201.73
Interest on other borrowings and trading liabilities.....	5,360	6,209	22,983	25,391	27,995	-13.67	208.58
Interest on subordinated debt and mandatory convertible securities .....	4,216	4,262	17,140	17,002	12,928	-1.08	
Total interest expense.....	22,756	41,749	119,984	181,370	128,135	-45.49	322.11
Net interest income (tax equivalent).....	150,844	169,788	650,735	612,597	557,849	-11.16	108.59
Non-interest income.....	50,021	51,787	205,156	153,159	152,743	-3.41	69.55
Adjusted operating income (tax equivalent) .....	200,865	221,575	855,891	765,756	710,592	-9.35	97.28
Overhead expense.....	118,941	128,111	507,263	469,076	401,119	-7.16	91.48
Provision for credit losses.....	1,445	26,134	74,973	43,240	38,147		-48.81
Securities gains (losses) .....	5,471	32,095	54,805	13,314	61	-82.95	1562.92
Other tax equivalent adjustments .....	-4	826	1,842	0	1		
Pretax net operating income (tax equivalent).....	85,946	100,235	330,795	309,754	271,368	-14.26	144.70
Applicable income taxes .....	14,363	20,694	64,890	64,265	50,357	-30.59	23.63
Tax equivalent adjustments .....	4,163	2,305	11,001	7,322	5,298	80.61	
Applicable income taxes (tax equivalent).....	18,526	22,999	75,891	71,587	55,655	-19.45	59.46
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	67,420	77,236	254,904	238,167	215,713	-12.71	186.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	67,420	77,236	254,904	238,167	215,713	-12.71	186.83
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	67,420	77,236	254,904	238,167	215,713	-12.71	186.83
Investment securities income (tax equivalent).....	25,565	20,308	73,016	70,251	58,466	25.89	151.64
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,038	1,651	5,619	5,698	3,750	23.44	98.25
Mortgage-backed securities .....	5,907	10,776	25,620	36,426	34,107	-45.18	52.91
All other securities .....	17,620	7,881	41,777	28,127	20,609	123.58	234.45
Cash dividends declared.....	19,513	19,090	74,644	64,260	55,646	2.22	166.72
Common .....	19,500	19,077	74,592	63,921	55,646	2.22	167.42
Preferred.....	13	13	52	339	0	0.00	-45.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.05	2.96	57	4.04	3.72	76	3.57	3.27	71	4.45	4	80	4.35	3.87	81
Less: Interest expense .....	0.40	0.27	77	0.80	0.78	59	0.56	0.48	66	1.02	0.98	62	0.81	0.79	62
Equals: Net interest income (tax equivalent) .....	2.65	2.67	48	3.25	2.94	67	3.01	2.77	67	3.43	3.01	68	3.54	3.08	75
Plus: Non-interest income .....	0.88	1.13	43	0.99	1.12	47	0.95	1.21	44	0.86	1.32	34	0.97	1.31	38
Equals: adjusted operating income (tax equivalent) .....	3.53	3.87	35	4.24	4.12	57	3.96	4.04	51	4.29	4.41	45	4.51	4.46	52
Less: Overhead expense .....	2.09	2.28	42	2.45	2.68	43	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42
Less: Provision for credit losses .....	0.03	-0.12	74	0.50	0.88	28	0.35	0.51	29	0.24	0.15	76	0.24	0.14	81
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	48	0	0	46	0	0	99	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.10	0.01	96	0.61	0.03	98	0.25	0.02	98	0.07	0.01	96	0	0	67
Plus: other tax equivalent adjustments .....	0	0	7	0.02	0	95	0.01	0	92	0	0	42	0	0	80
Equals: Pretax net operating income (tax equivalent) .....	1.51	1.78	32	1.92	0.64	97	1.53	1.04	81	1.73	1.56	66	1.72	1.57	61
Less: Applicable income taxes (tax equivalent) .....	0.33	0.40	24	0.44	0.16	95	0.35	0.23	83	0.40	0.36	60	0.35	0.33	53
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.19	1.36	38	1.48	0.48	97	1.18	0.81	79	1.33	1.19	65	1.37	1.24	68
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.19	1.35	39	1.48	0.48	97	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67
Memo: Net income (last four quarters) .....	1.11	1.07	57	1.41	0.98	85	1.18	0.82	78	1.33	1.19	65	1.37	1.24	67
Net income—BHC and noncontrolling (minority) interest .....	1.19	1.37	39	1.48	0.49	97	1.18	0.83	78	1.33	1.20	65	1.37	1.25	66
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.91	93.08	12	88.53	91.24	20	88.98	92.32	11	90.47	91.05	43	89.40	91.48	24
Average interest-bearing funds / Average assets .....	65.83	62.97	68	67.87	66.92	55	65.77	64.06	63	68.44	65.57	65	72.73	65.56	78
Interest income (tax equivalent) / Average earning assets .....	3.40	3.18	60	4.57	4.09	79	4.01	3.55	79	4.91	4.41	81	4.87	4.24	85
Interest expense / Average earning assets .....	0.45	0.29	80	0.90	0.85	59	0.62	0.52	67	1.12	1.08	61	0.91	0.86	62
Net interest income (tax equivalent) / Average earning assets .....	2.95	2.88	51	3.67	3.24	70	3.39	3.01	70	3.79	3.33	71	3.96	3.38	79
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.67	4.05	80	5.15	4.74	78	4.81	4.27	79	5.42	5.09	76	5.43	4.95	78
Interest-bearing bank balances .....	0.09	0.10	31	0.88	1.16	31	0.22	0.27	41	1.43	2.04	19	1.01	1.64	11
Federal funds sold and reverse repos .....		0.26		3.07	1.34	90	2.67	0.68	92	2.74	2.44	69	2.40	2.17	70
Trading assets .....		0.39			0.75			0.60			0.99			1.11	
Total earning assets .....	3.32	3.15	58	4.54	4.05	78	3.96	3.51	78	4.87	4.36	80	4.83	4.20	86
Investment securities (tax equivalent) .....	2.35	1.84	84	2.56	2.60	47	2.55	2.25	75	2.90	2.76	66	2.70	2.68	52
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.38	1.30	58	1.13	2.31	11	1.29	1.75	28	1.90	2.32	23	2.02	2.05	52
Mortgage-backed securities .....	1.07	1.60	10	3.66	2.49	97	2.21	2.05	62	2.50	2.61	34	2.31	2.50	25
All other securities .....	2.94	2.93	55	4.45	3.62	81	3.39	3.24	64	3.89	4.06	57	3.82	4.20	57
Interest-bearing deposits .....	0.40	0.26	78	1.04	0.90	65	0.66	0.53	67	1.28	1.10	68	0.81	0.81	55
Time deposits of \$250K or more .....	1.04	0.82	69	2.25	1.83	85	1.39	1.42	44	2.08	1.96	57	1.93	1.44	86
Time deposits < \$250K .....	0.93	0.78	65	1.41	1.69	26	1.36	1.36	52	1.87	1.82	49	1.03	1.29	31
Other domestic deposits .....	0.24	0.17	76	0.80	0.71	66	0.42	0.36	69	1.08	0.93	66	0.78	0.67	70
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.32	0.18	85	0.92	1.14	38	0.47	0.62	52	0.79	1.86	23	0.38	1.51	14
Other borrowed funds and trading liabilities .....	1.38	1.38	51	1.42	1.90	25	1.39	1.50	47	1.91	2.38	23	1.77	2.28	17
All interest-bearing funds .....	0.61	0.42	78	1.18	1.15	58	0.85	0.74	65	1.48	1.49	57	1.12	1.19	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	50,021		51,787		205,156		153,159		152,743						
Fiduciary activities income .....	6,666		7,150		27,705		25,040		22,717						
Service charges on deposit accounts - domestic .....	9,715		13,328		43,082		44,849		42,509						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	1,479		1,507		5,206		4,032		5,295						
Insurance activities revenue.....	589		421		2,003		1,810		2,837						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	211		215		901		990		1,662						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	9,103		7,098		42,232		14,076		14,472						
Other non-interest income.....	22,258		22,068		84,027		62,362		63,251						
Total overhead expenses .....	118,941		128,111		507,263		469,076		401,119						
Personnel expense.....	64,019		70,240		256,832		240,066		228,500						
Net occupancy expense.....	14,664		15,971		63,548		51,043		46,584						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	3,345		3,413		13,495		11,805		10,578						
Other operating expenses.....	36,913		38,487		173,388		166,162		115,457						
Fee income on mutual funds and annuities.....	541		405		1,702		1,677		1,901						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	2,962		3,079		2,923		3,270		2,654						
Average personnel expense per employee.....	21.61		22.81		87.87		73.41		86.10						
Average assets per employee.....	7,676.85		6,794.49		7,386.24		5,462.35		5,940.80						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.08	2.10	42	0.78	2.64	31	0.83	2.02	38	1.09	2.72	37	1.24	3.08	36
Overhead expenses / Net Interest Income + non-interest income .....	60.47	59.31	55	58.21	63.90	31	59.91	62.28	44	61.85	61.29	57	56.87	60.88	27
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.09	2.28	42	2.45	2.68	43	2.35	2.57	43	2.63	2.69	53	2.54	2.71	42
Personnel expense.....	1.13	1.28	33	1.34	1.36	50	1.19	1.30	40	1.34	1.41	42	1.45	1.44	48
Net occupancy expense.....	0.26	0.24	58	0.31	0.27	65	0.29	0.26	68	0.29	0.28	58	0.30	0.28	57
Other operating expenses.....	0.71	0.73	60	0.80	0.98	41	0.87	0.94	61	1	0.97	67	0.80	0.97	37
Overhead less non-interest income .....	1.21	1.10	55	1.46	1.47	50	1.40	1.25	63	1.77	1.32	79	1.58	1.38	61
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	59.21	58.69	53	57.82	63.38	32	59.27	61.82	44	61.26	60.64	57	56.45	60.37	30
Personnel expense.....	31.87	33.28	35	31.70	33.17	37	30.01	32.36	32	31.35	32.39	41	32.16	32.51	42
Net occupancy expense.....	7.30	6.42	66	7.21	6.75	59	7.42	6.58	64	6.67	6.52	53	6.56	6.48	53
Other operating expenses.....	20.04	18.45	67	18.91	22.88	37	21.83	22.28	66	23.24	21.20	73	17.74	20.90	35
Total non-interest income .....	24.90	28.42	43	23.37	26.40	48	23.97	28.83	44	20	29.23	32	21.50	28.50	38
Fiduciary activities income .....	3.32	2.15	70	3.23	2.03	71	3.24	2.09	70	3.27	1.97	72	3.20	2.14	70
Service charges on domestic deposit accounts .....	4.84	3.21	80	6.02	3.92	79	5.03	3.27	82	5.86	3.88	77	5.98	4.15	71
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0.74	2.51	34	0.68	2.81	29	0.61	2.46	31	0.53	3.54	26	0.75	3.42	32
Insurance activities revenue.....	0.29	0.38	69	0.19	0.40	66	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	0.11	0.99	39	0.10	-0.41	64	0.11	0.01	64	0.13	0.28	52	0.23	0.65	44
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	4.53	3.74	66	3.20	1.88	75	4.93	3.92	67	1.84	1.86	56	2.04	1.61	68
Other non-interest income.....	11.08	8.65	69	9.96	9.85	64	9.82	9.65	62	8.14	10.04	48	8.90	9.86	55
Overhead less non-interest income .....	34.31	29.66	62	34.45	36.23	47	35.30	31.93	55	41.26	31.06	81	34.95	31.46	54
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.71	21.04	13	20.65	17.54	62	19.62	18.63	51	20.75	20.56	53	18.56	19.04	38
Applicable income tax + TE / Pretax net operating income + TE .....	21.56	22.74	33	22.95	22.86	47	22.94	21.18	60	23.11	23.23	50	20.51	21.56	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	8,883,789	10,979,860	9,362,786	11,269,480	8,832,669	-19.09	143.11
Commercial and industrial loans .....	2,464,676	2,337,690	2,592,170	2,464,266	2,198,376	5.43	265.68
Loans to individuals .....	284,859	373,551	315,752	405,978	413,518	-23.74	-40.27
Loans to depository institutions and acceptances of other banks .....	0	2,000	0	0	0	-100.00	
Agricultural loans .....	156,034	192,106	176,005	191,698	166,227	-18.78	5.47
Other loans and leases .....	470,169	653,980	591,561	412,048	139,275	-28.11	31016.41
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	12,259,527	14,539,187	13,038,274	14,743,470	11,750,065	-15.68	147.44
Less: Allowance for loan and lease losses .....	235,117	243,196	238,050	68,245	56,693	-3.32	619.43
Net loans and leases .....	12,024,410	14,295,991	12,800,224	14,675,225	11,693,372	-15.89	144.30
Debt securities that reprice or mature in over 1 year .....	5,029,904	1,949,052	3,711,058	2,670,672	2,047,874	158.07	251.26
Mutual funds and equity securities .....	9,738	49	9,738	65	52	19773.47	82.98
Subtotal .....	17,064,052	16,245,092	16,521,020	17,345,962	13,741,298	5.04	168.34
Interest-bearing bank balances .....	3,679,084	1,497,385	3,256,233	716,747	659,800	145.70	3191.33
Federal funds sold and reverse repos .....	0	0	0	0	6,800		-100.00
Debt securities that reprice or mature within 1 year .....	108,701	570,506	97,017	656,833	238,061	-80.95	84.45
Trading assets .....	0	0	0	0	0		-100.00
Total earning assets .....	20,852,413	18,314,157	19,875,445	18,720,716	14,645,959	13.86	218.80
Non-interest-bearing cash and due from depository institutions .....	227,408	243,352	217,081	284,222	175,255	-6.55	91.96
Premises, fixed assets, and leases .....	411,379	450,756	423,540	459,411	280,646	-8.74	114.72
Other real estate owned .....	11,168	20,805	18,393	19,121	25,565	-46.32	-72.84
Investment in unconsolidated subsidiaries .....	1,689	1,875	1,689	1,875	822	-9.92	35.66
Intangible and other assets .....	1,845,879	1,812,958	1,833,705	1,772,988	1,419,993	1.82	186.78
Total assets .....	23,348,318	20,843,494	22,366,938	21,264,536	16,548,240	12.02	209.78
Quarterly average assets .....	22,738,821	20,920,223	21,852,094	20,041,890	16,357,753	8.69	204.01
Average loans and leases (YTD) .....	12,615,709	14,592,440	14,376,652	13,139,727	11,380,823	-13.55	156.56
<b>Memoranda</b>							
Loans held-for-sale .....	63,655	164,910	137,378	318,040	26,799	-61.40	159.15
Loans not held-for-sale .....	12,195,872	14,374,277	12,900,896	14,425,430	11,723,266	-15.15	147.38
Real estate loans secured by 1–4 family .....	1,787,956	2,392,385	2,007,305	2,491,011	2,020,095	-25.26	45.92
Commercial real estate loans .....	6,774,277	8,190,112	7,007,944	8,369,361	6,487,855	-17.29	211.35
Construction and land development .....	1,448,340	2,063,578	1,591,585	2,343,883	1,741,979	-29.81	299.93
Multifamily .....	499,277	656,512	539,415	632,520	449,031	-23.95	75.74
Nonfarm nonresidential .....	4,826,660	5,470,022	4,876,944	5,392,958	4,296,845	-11.76	215.57
Real estate loans secured by farmland .....	321,556	397,363	347,537	409,108	324,719	-19.08	26.99
Total investment securities .....	5,148,919	2,520,781	3,818,988	3,334,947	2,285,987	104.26	244.13
U.S. Treasury securities .....	600	424,989	0	449,626	0	-99.86	-86.05
US agency securities (excluding mortgage-backed securities) .....	565,075	161,289	477,237	194,250	171,542	250.35	87.24
Municipal securities .....	2,057,132	704,419	1,783,346	907,599	571,706	192.03	371.99
Mortgage-backed securities .....	2,181,074	1,206,957	1,417,292	1,753,741	1,536,246	80.71	192.09
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	335,300	23,078	131,375	23,463	6,441	1352.90	14969.66
Mutual funds and equity securities .....	9,738	49	9,738	65	52	19773.47	82.98
Available-for-sale securities .....	4,528,062	2,466,355	3,473,305	3,295,830	1,997,563	83.59	450.23
U.S. Treasury securities .....	600	424,989	0	449,626	0	-99.86	-86.05
US agency securities (excluding mortgage-backed securities) .....	487,679	161,289	477,237	194,250	154,552	202.36	522.77
Municipal securities .....	1,571,974	678,337	1,470,931	880,517	314,843	131.74	13860.69
Mortgage-backed securities .....	2,133,085	1,179,837	1,394,937	1,742,945	1,522,900	80.79	195.04
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	334,724	21,903	130,200	22,289	5,268	1428.21	43258.03
Mutual funds and equity securities .....	0	0	0	6,203	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-11,806	1,745	8,894	928	1,636		
Available-for-sale securities appreciation (depreciation) .....	-51,249	47,694	76,868	24,800	-38,053		
Structured notes, fair value .....	0	10,008	0	38,154	15,697	-100.00	-100.00
Pledged securities .....	2,812,135	1,736,087	2,010,544	1,730,757	1,021,283	61.98	191.91

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,886,443	3,574,369	4,483,812	3,768,911	2,673,375	36.71	1260.45
NOW, ATS and transaction accounts .....	1,577,891	1,318,839	1,400,642	608,581	481,667	19.64	845.24
Time deposits less brokered deposits < \$250K .....	1,524,973	1,189,896	1,438,227	1,400,336	766,617	28.16	
MMDA and other savings accounts .....	8,700,412	7,519,643	8,270,200	8,454,413	6,347,429	15.70	103.59
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,689,719	13,602,747	15,592,881	14,232,241	10,269,088	22.69	204.87
Time deposits of \$250K or more .....	1,057,109	1,050,430	889,570	837,016	753,231	0.64	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	323,053	377,859	299,111	150,145	95,792	-14.50	231.58
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	6,911	1,360,067	9,041	1,258,644	1,330,765	-99.49	-90.21
Other borrowings w/remaining maturity over 1 year .....	1,361,453	75,210	1,364,460	71,907	14,685	1710.20	1181.60
Brokered deposits < \$250K .....	442,642	906,545	504,528	1,039,616	1,376,308	-51.17	
Noncore funding .....	3,191,168	3,770,111	3,066,710	3,357,328	3,570,781	-15.36	262.78
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	383,008	388,395	382,874	388,260	353,950	-1.39	537.53
Other liabilities .....	153,648	236,841	347,817	297,783	107,987	-35.13	201.38
Total liabilities .....	20,417,543	17,998,094	19,390,282	18,275,612	14,301,806	13.44	215.81
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	767	767	767	767	0	0.00	
Common stock .....	1,083	1,090	1,081	1,136	923	-0.64	257.43
Common surplus .....	2,017,188	2,026,420	2,014,076	2,117,282	1,597,944	-0.46	202.95
Retained earnings .....	948,913	778,893	901,006	848,848	674,941	21.83	135.89
Accumulated other comprehensive income .....	-37,176	38,230	59,726	20,891	-27,374		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,930,775	2,845,400	2,976,656	2,988,924	2,246,434	3.00	173.40
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,930,775	2,845,400	2,976,656	2,988,924	2,246,434	3.00	173.40
Total liabilities and capital .....	23,348,318	20,843,494	22,366,938	21,264,536	16,548,240	12.02	209.78
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,886,443	3,574,370	4,483,812	3,768,911	2,673,375	36.71	283.31
Interest-bearing deposits .....	13,303,027	11,985,352	12,503,167	12,339,962	9,725,252	10.99	176.86
Total deposits .....	18,189,470	15,559,722	16,986,979	16,108,873	12,398,627	16.90	199.18
Long-term debt that reprices within 1 year .....	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,976,656	2,988,924	2,988,924	2,246,434	2,084,564		
Accounting restatements .....	0	0	0	0	0		
Net income .....	67,420	77,236	254,904	238,167	215,713		
Net sale of new perpetual preferred stock .....	0	0	0	-42,000	0		
Net sale of new common stock .....	-738	-95,414	-116,459	-11,205	2,452		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	560,602	0		
Less: Dividends declared .....	19,513	19,090	74,644	64,260	55,646		
Change in other comprehensive income .....	-96,902	17,339	38,835	48,265	-10,110		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	3,852	-123,595	-114,904	12,921	9,461		
Holding company equity capital, ending balance .....	2,930,775	2,845,400	2,976,656	2,988,924	2,246,434		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	38.05	36.10	50	52.68	38.37	74	41.86	36.22	57	53	37.78	73	53.38	37.19	76
Commercial and industrial loans .....	10.56	13.88	34	11.22	12.73	45	11.59	13.52	40	11.59	12.02	52	13.28	12.85	56
Loans to individuals .....	1.22	3.42	49	1.79	3.84	50	1.41	3.40	49	1.91	4.20	49	2.50	4.31	52
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0.01	0.03	73	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.67	0.19	87	0.92	0.20	88	0.79	0.19	88	0.90	0.24	87	1	0.30	85
Other loans and leases.....	2.01	4.29	32	3.14	4.96	41	2.64	4.63	41	1.94	5.01	24	0.84	5	12
Net loans and leases.....	51.50	60.99	18	68.59	64.23	54	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61
Debt securities over 1 year.....	21.54	16.70	70	9.35	14.63	18	16.59	15.55	56	12.56	14.60	38	12.38	14.63	42
Mutual funds and equity securities .....	0.04	0.06	58	0	0.05	29	0.04	0.05	58	0	0.06	28	0	0.06	24
Subtotal .....	73.08	78.43	19	77.94	80.12	27	73.86	78.16	21	81.57	79.65	34	83.04	79.97	43
Interest-bearing bank balances .....	15.76	9.08	85	7.18	4.14	79	14.56	7.51	88	3.37	3.06	63	3.99	3.04	68
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0.04	1.66	63
Debt securities 1 year or less .....	0.47	1.59	24	2.74	1.72	75	0.43	1.68	22	3.09	1.91	77	1.44	1.96	59
Trading assets .....	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.31	91.48	20	87.87	89.78	29	88.86	91.05	20	88.04	89.53	30	88.50	89.74	34
Non-interest cash and due from depository institutions.....	0.97	1	46	1.17	1.12	54	0.97	1.07	39	1.34	1.14	65	1.06	1.21	38
Other real estate owned.....	0.05	0.02	85	0.10	0.03	92	0.08	0.02	90	0.09	0.03	91	0.15	0.04	92
All other assets.....	9.72	7.44	79	10.97	9.05	73	10.18	7.82	82	10.60	9.27	69	10.44	8.98	69
<b>Memoranda</b>															
Short-term investments .....	16.22	11.92	74	9.92	7.73	72	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57
U.S. Treasury securities.....	0	0.98	29	2.04	0.86	76	0	0.84	17	2.11	1.03	73	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	2.42	0.73	87	0.77	0.51	71	2.13	0.63	88	0.91	0.54	72	1.04	0.69	73
Municipal securities .....	8.81	1.77	94	3.38	1.44	80	7.97	1.69	94	4.27	1.34	85	3.45	1.62	79
Mortgage-backed securities .....	9.34	12.38	39	5.79	11.43	17	6.34	11.75	21	8.25	11.44	32	9.28	11.13	42
Asset-backed securities .....	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	1.44	0.46	85	0.11	0.39	51	0.59	0.42	71	0.11	0.39	53	0.04	0.41	42
Loans held-for-sale.....	0.27	0.46	51	0.79	0.40	77	0.61	0.52	66	1.50	0.39	88	0.16	0.30	52
Loans held for investment .....	52.23	61.15	20	68.96	64.43	55	57.68	61.72	27	67.84	63.50	48	70.84	63.93	62
Real estate loans secured by 1–4 family .....	7.66	11.69	34	11.48	13.18	42	8.97	11.91	35	11.71	13.29	42	12.21	13.46	45
Revolving .....	0.48	1.51	26	0.84	2.02	31	0.55	1.66	27	0.73	2.07	30	0.74	2.27	29
Closed-end, secured by first liens .....	6.97	9.76	35	10.25	10.62	48	8.18	9.81	43	10.59	10.69	50	10.93	10.57	53
Closed-end, secured by junior liens .....	0.20	0.21	64	0.38	0.28	74	0.25	0.22	70	0.39	0.28	73	0.53	0.31	78
Commercial real estate loans .....	29.01	22.27	64	39.29	23.11	87	31.33	22.22	70	39.36	22.23	89	39.21	21.58	90
Construction and land development.....	6.20	3.32	82	9.90	3.46	95	7.12	3.40	86	11.02	3.44	96	10.53	3.51	98
Multifamily.....	2.14	3.21	39	3.15	3.23	58	2.41	3.12	46	2.97	3.01	57	2.71	2.72	59
Nonfarm nonresidential .....	20.67	14.77	70	26.24	15.32	84	21.80	14.72	73	25.36	14.69	81	25.97	14.44	83
Real estate loans secured by farmland.....	1.38	0.33	88	1.91	0.35	91	1.55	0.33	91	1.92	0.36	91	1.96	0.41	89

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	72.46	57.91	76	75.52	57.83	75	71.81	57.15	75	76.44	57.46	78	75.17	56.49	76
Real estate loans secured by 1–4 family.....	14.58	19.43	35	16.45	20.44	35	15.40	19.43	34	16.90	20.75	35	17.19	21.10	31
Revolving .....	0.92	2.45	26	1.21	3.09	29	0.95	2.64	24	1.06	3.15	28	1.05	3.50	25
Closed-end.....	13.66	16.76	39	15.25	17.13	41	14.45	16.59	41	15.84	17.39	40	16.14	17.39	42
Commercial real estate loans .....	55.26	35.36	87	56.33	34.31	88	53.75	34.63	87	56.77	33.52	89	55.22	32.14	89
Construction and land development.....	11.81	5.29	91	14.19	5.12	95	12.21	5.26	91	15.90	5.09	97	14.83	5.20	97
1–4 family.....	1.68	1.05	75	2.18	0.98	80	1.73	0.93	75	2.09	0.94	79	2.29	1.02	78
Other.....	10.14	4.21	95	12.01	4	96	10.48	4.19	94	13.81	4.02	97	12.54	4.05	98
Multifamily.....	4.07	5.08	50	4.52	4.90	54	4.14	4.96	48	4.29	4.69	52	3.82	4.10	57
Nonfarm nonresidential .....	39.37	23.47	88	37.62	22.69	85	37.40	22.93	84	36.58	22.15	83	36.57	21.40	88
Owner-occupied.....	10.46	7.93	67	10.39	7.70	69	10.16	7.68	67	10.26	7.72	66	10.54	8.03	63
Other.....	28.92	15.25	94	27.23	14.76	92	27.25	14.95	93	26.32	14.34	92	26.03	13.38	94
Real estate loans secured by farmland.....	2.62	0.56	90	2.73	0.53	90	2.67	0.54	90	2.77	0.55	89	2.76	0.63	89
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0.01	0.08	71	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	20.10	23.16	43	16.08	20.31	41	19.88	22.17	45	16.71	19.53	44	18.71	20.32	47
Loans to individuals .....	2.32	6.02	48	2.57	6.48	47	2.42	6.13	48	2.75	7.13	46	3.52	7.36	49
Credit card loans .....	1.26	0.50	83	1.24	0.71	79	1.31	0.65	82	1.30	0.81	79	1.66	1.02	84
Agricultural loans.....	1.27	0.33	88	1.32	0.31	89	1.35	0.32	89	1.30	0.37	86	1.41	0.46	85
Other loans and leases.....	3.84	8.05	41	4.50	9.38	39	4.54	9.09	43	2.79	9.85	26	1.19	9.66	12
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	434.77	382.51	54	582.08	401.07	81	470.21	381.27	64	600.65	391.26	84	622.86	379.80	92
Real estate loans secured by 1–4 family.....	87.50	124.29	36	126.83	138.65	45	100.81	125.03	40	132.77	138.18	50	142.45	137.84	50
Revolving .....	5.53	16.14	27	9.32	21.22	31	6.21	17.42	28	8.32	21.26	32	8.68	23.33	30
Closed-end.....	81.97	106.79	38	117.51	115.78	50	94.60	106.14	46	124.45	115.20	54	133.77	112.79	61
Commercial real estate loans .....	331.53	237.40	76	434.18	240.54	90	351.95	234.65	79	446.08	229.44	92	457.51	219.72	95
Construction and land development.....	70.88	35.26	84	109.40	35.93	95	79.93	35.62	87	124.93	34.95	99	122.84	35.36	99
1–4 family.....	10.07	6.84	72	16.82	6.92	82	11.31	6.34	75	16.44	6.61	82	18.94	7.04	85
Other.....	60.81	28.01	92	92.58	27.85	97	68.62	28.16	92	108.49	27.32	98	103.91	27.26	99
Multifamily.....	24.43	34.02	43	34.80	33.54	60	27.09	32.74	49	33.71	31.04	64	31.66	27.85	67
Nonfarm nonresidential .....	236.21	157.71	78	289.98	159.79	90	244.93	155.06	83	287.44	152.10	91	303.01	147.22	93
Owner-occupied.....	62.73	52.99	62	80.07	54.16	70	66.51	52.37	65	80.60	53.07	71	87.34	54.89	72
Other.....	173.49	102.29	86	209.91	103.49	92	178.41	100.54	88	206.84	97.41	93	215.66	91.80	95
Real estate loans secured by farmland.....	15.74	3.50	90	21.07	3.48	92	17.45	3.44	90	21.81	3.60	93	22.90	4.02	92
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.11	0.38	72	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	120.62	145.22	41	123.93	132.09	48	130.18	139.91	46	131.34	122.02	56	155.03	128.82	63
Loans to individuals .....	13.94	35.91	48	19.80	40.80	50	15.86	37.47	50	21.64	43.51	49	29.16	42.67	55
Credit card loans .....	7.58	2.59	85	9.54	3.94	82	8.56	3.30	84	10.25	4.34	83	13.75	5.31	86
Agricultural loans.....	7.64	1.94	87	10.18	1.90	89	8.84	1.88	90	10.22	2.18	87	11.72	2.72	87
Other loans and leases.....	23.01	47.52	34	34.67	54.71	44	29.71	49.54	42	21.96	52.44	28	9.82	51.79	14
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	44.80	27.81	87	45.94	27.16	90	43.59	27.32	88	46.51	26.45	90	44.67	24.79	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	268.80	185.94	80	354.11	188.67	91	285.43	183.76	85	365.48	178.57	93	370.17	167.93	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	331.53	243.39	73	434.18	248.20	90	351.95	240.85	79	446.08	236.10	91	457.51	225.98	95

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	16.22	11.92	74	9.92	7.73	72	14.99	11.17	75	6.46	7.63	57	5.47	7.80	57
Liquid assets .....	28.50	27.16	56	16.95	22.73	35	24	26.22	50	15.98	22.44	38	15.41	22.72	33
Investment securities .....	22.05	18.78	64	12.09	16.91	28	17.07	17.85	48	15.68	16.99	47	13.81	17.27	36
Net loans and leases .....	51.50	60.99	18	68.59	64.23	54	57.23	61.58	27	69.01	63.77	53	70.66	63.98	61
Net loans, leases and standby letters of credit .....	51.69	61.79	17	68.93	65.22	54	57.45	62.48	27	69.35	64.84	51	70.90	65.07	55
Core deposits .....	71.48	73.69	29	65.26	64.18	45	69.71	70.67	34	66.93	63.09	48	62.06	62.13	39
Noncore funding .....	13.67	11.95	71	18.09	19.78	52	13.71	14.13	62	15.79	19.36	48	21.58	21.34	61
Time deposits of \$250K or more .....	4.53	1.96	91	5.04	2.95	83	3.98	2.11	84	3.94	2.94	67	4.55	2.89	79
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.38	1.22	67	1.81	1.77	60	1.34	1.47	64	0.71	1.94	46	0.58	1.97	38
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.38	0.60	76	1.81	0.97	72	1.34	0.54	76	0.71	0.48	58	0.54	0.54	48
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.03	1.11	33	6.53	3.69	80	0.04	1.24	28	5.92	3.01	84	8.04	3.67	86
Earning assets that reprice within 1 year .....	31.82	38.67	29	34.95	39.59	36	33.37	39.38	30	33.59	39.29	30	32.71	40.29	26
Interest-bearing liabilities that reprice within 1 year .....	13.16	7.73	83	16.16	10.23	83	13.12	8.20	79	16.71	10.19	85	18.79	10.01	86
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	18.66	29.49	27	18.79	27.26	29	20.25	29.11	29	16.87	26.63	23	13.92	27.38	20
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.49	-0.51	46	10.46	14.37	37	-1.73	3.20	41	11.42	14.45	41	19.37	16.62	64
Net short-term noncore funding dependence .....	-12.07	-6.88	28	9.10	4.94	65	-10.62	-4.76	24	10.04	3.38	68	18.50	4.66	84
Short-term investment / Short-term noncore funding .....	219.31	246.74	58	58.29	77.70	53	209.93	184.19	63	44.06	77.77	46	26.21	66.46	34
Liquid assets - short-term noncore funding / Nonliquid assets .....	29.51	30.67	51	-0.08	16.50	20	22.18	28.18	48	1.57	16.97	21	-6.44	16.04	12
Net loans and leases / Total deposits .....	66.11	76.22	23	91.88	88.34	56	75.35	79.43	37	91.10	90.31	47	94.31	90.08	61
Net loans and leases / Core deposits .....	72.05	83.77	29	105.10	101.46	65	82.09	88.34	41	103.11	103.93	56	113.87	105	71
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.61	0.62	10	0.10	1.57	20	0.47	1.57	35	0.05	0.72	22	0.12	-0.82	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-2.64	1.31	2	2.68	3.85	33	4.08	4.31	57	1.37	1.36	56	-2.80	-1.98	29
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0	0	-0.04	59		0.02			0.03	0	85	-0.11	-0.05	19
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	11.87	12.84	58	2.16	12.92	39	8.80	11.38	55	1.17	12.67	37	12.61	16.19	52
Available-for-sale securities .....	87.94	85.49	41	97.84	85.17	65	90.95	87.23	45	98.83	85.40	70	87.38	81.88	48
U.S. Treasury securities .....	0.01	5.10	29	16.86	5.04	86	0	4.72	16	13.48	6.15	76	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	10.97	4.35	80	6.40	3.36	78	12.50	4.01	82	5.82	3.49	75	7.50	4.02	79
Municipal securities .....	39.95	9.71	91	27.94	8.69	87	46.70	9.83	95	27.21	7.75	89	25.01	9.16	87
Mortgage-backed securities .....	42.36	66.67	14	47.88	68.40	21	37.11	66.64	11	52.59	67.43	25	67.20	65.45	47
Asset-backed securities .....	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	6.51	3.05	79	0.92	2.67	48	3.44	3.01	68	0.70	2.94	48	0.28	2.79	42
Mutual funds and equity securities .....	0.19	0.36	57	0	0.35	30	0.25	0.35	63	0	0.40	28	0	0.42	26
Debt securities 1 year or less .....	2.11	9.29	21	22.63	10.98	82	2.54	10.55	21	19.70	11.86	78	10.41	11.91	58
Debt securities 1 to 5 years .....	3.36	16.09	23	3.81	17.72	24	4.66	17.03	26	4.68	17.94	28	6.90	19.18	32
Debt securities over 5 years .....	94.33	72.48	91	73.51	67.50	47	92.52	69.86	87	75.41	66.02	52	82.69	64.73	74
Pledged securities .....	54.62	33.48	79	68.87	36.65	86	52.65	35.67	71	51.90	30.57	79	44.68	33.30	65
Structured notes, fair value .....	0	0.05	42	0.40	0.04	90	0	0.02	42	1.14	0.03	94	0.69	0.04	94
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	83.17	156.41	42	261	53.90	90	144.12	183.32	54	51.83	26.69	76	40.73	6.77	87
Investment securities .....	104.26	31.91	90	17.04	9.51	74	14.51	23.62	39	45.89	11.75	86	24.44	9.42	80
Core deposits .....	22.69	29.18	31	33.77	12	90	9.56	26.88	7	38.59	11.23	92	1.67	7.29	30
Noncore funding .....	-15.36	-25.09	64	20.02	16.35	65	-8.66	-12.18	55	-5.98	6.59	29	43	10.67	84

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,027,441	4,626,719	4,016,334
Commit: Secured commercial real estate loans .....	759,430	1,399,990	851,994	2,104,356	1,938,596
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	671,488	634,788	560,863
Securities underwriting .....	44,581	70,628	49,029	71,074	39,101
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	32,200	52,653	43,523	15,123	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	32,200	52,653	43,523	15,123	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	63,655	49,984	137,378	58,101	26,799
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	750,794	889,733	826,822	836,789	561,314
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	113	17,130	1,558	2,823	0
Purchased options contracts (commodity and other) .....	1,200	624	2,295	3,186	0
Commodity and other swaps .....	26,831	21,406	29,531	41,344	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						13.54	22.01	19	21.76	23.52	53	24.27	24.05	59	
Standby letters of credit .....	0.19	0.67	17	0.34	0.78	30	0.22	0.71	20	0.33	0.84	30	0.24	0.92	21
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.14	0.28	63	0.25	0.41	66	0.19	0.35	65	0.07	0.42	59	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.14	0.16	78	0.25	0.38	80	0.19	0.30	78	0.07	0.45	75	0	0.69	34
Derivative contracts .....	3.61	42.67	15	4.70	54.47	12	4.46	48.62	13	4.43	68.47	16	3.55	65.81	17
Interest rate contracts .....	3.49	30.32	17	4.51	40.32	13	4.31	34.36	16	4.21	47.31	15	3.55	43.84	18
Interest rate futures and forward contracts .....	0.27	4.59	44	0.24	11.14	35	0.61	6.21	45	0.27	10.67	41	0.16	11.40	38
Written options contracts (interest rate) .....	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	3.22	20.33	21	4.27	23.70	20	3.70	20.83	21	3.94	28.86	19	3.39	26.74	20
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0.12	0.80	73	0.19	1.75	72	0.15	1.86	71	0.22	3.32	71	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	76	0.08	0.51	76	0.01	0.52	75	0.01	0.98	73	0	1.48	34
Purchased options contracts (commodity and other) .....	0.01	0.18	77	0	0.42	71	0.01	0.37	75	0.01	0.94	71	0	1.29	34
Commodity and other swaps .....	0.11	0.27	79	0.10	0.31	77	0.13	0.32	77	0.19	0.38	77	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						21.06	42.82	20	35.21	45.53	49	35.29	44.93	52	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	842,593	978,877	997,584	942,243	588,113
Interest rate contracts .....	814,449	939,717	964,200	894,890	588,113
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	28,144	39,160	33,384	47,353	0
<b>Derivatives Position</b>					
Futures and forwards .....	63,655	49,984	137,378	58,101	26,799
Written options .....	113	17,130	1,558	2,823	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	113	17,130	1,558	2,823	0
Purchased options .....	1,200	624	2,295	3,186	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,200	624	2,295	3,186	0
Swaps .....	777,625	911,139	856,353	878,133	561,314
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	842,593	978,877	997,584	942,243	588,113
Interest rate contracts .....	814,449	939,717	964,200	894,890	588,113
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	28,144	39,160	33,384	47,353	0
Derivative contracts (excluding futures and FX 14 days or less) .....	820,056	989,744	926,900	963,784	588,113
One year or less .....	25,320	72,413	26,724	148,992	26,799
Over 1 year to 5 years .....	159,087	168,821	194,388	147,800	172,318
Over 5 years .....	635,649	748,510	705,788	666,992	388,996
Gross negative fair value (absolute value) .....	20,974	58,702	40,738	14,455	5,667
Gross positive fair value.....	22,419	56,337	39,252	15,122	6,242
Held for trading.....	0	0	0	0	0
Non-traded.....	22,419	56,337	39,252	15,122	6,242
Current credit exposure on risk-based capital derivative contracts .....	22,419	56,336	39,252	15,122	6,242
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	96.66	94.52	33	96	94.85	34	96.65	94.10	35	94.97	93.44	33	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	3.34	1.04	81	4	1.10	81	3.35	1.17	80	5.03	1.64	80	0	1.93	30
Futures and forwards .....	7.55	12.82	53	5.11	13.53	39	13.77	14.05	61	6.17	13.49	45	4.56	12.78	41
Written options .....	0.01	8.11	15	1.75	7.86	30	0.16	8.18	15	0.30	5.91	18	0	6.60	7
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0.01	7.80	15	1.75	7.35	31	0.16	7.73	16	0.30	5.10	20	0	5.49	8
Purchased options .....	0.14	3.58	45	0.06	3.47	38	0.23	3.42	43	0.34	4.42	45	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0.14	3.15	48	0.06	2.77	40	0.23	2.86	49	0.34	3.35	48	0	3.20	20
Swaps .....	92.29	69.64	71	93.08	69.06	74	85.84	68.76	59	93.20	69.75	70	95.44	70.34	74
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	96.66	54.11	66	96	52.13	70	96.65	53.82	67	94.97	52.22	69	100	50.60	88
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	3.34	0.12	94	4	0.08	96	3.35	0.10	95	5.03	0.13	95	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	97.33	90.92	56	101.11	91.11	85	92.91	91.48	37	102.29	93.86	82	100	94.47	75
One year or less .....	3.01	26.80	16	7.40	31.34	28	2.68	32.05	14	15.81	32.17	41	4.56	32.51	22
Over 1 year to 5 years .....	18.88	28.69	40	17.25	27.94	39	19.49	27.06	41	15.69	30.45	35	29.30	31.16	47
Over 5 years .....	75.44	30.03	93	76.47	31.18	93	70.75	29.56	88	70.79	28.09	88	66.14	28.71	85
Gross negative fair value (absolute value) .....	2.49	1.21	87	6	1.98	94	4.08	1.55	92	1.53	0.83	81	0.96	0.72	70
Gross positive fair value .....	2.66	1.70	87	5.76	2.69	93	3.93	2.23	89	1.60	1.19	72	1.06	0.85	70
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	34	0.03	0.11	43	0.02	0.07	42	0.01	0.06	37	0	0.06	28
Gross positive fair value (X) .....	0.01	0.07	26	0.03	0.13	27	0.02	0.09	25	0.01	0.07	27	0	0.06	27
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	57	0.03	0.02	73	0.02	0.02	69	0.01	0.01	67	0	0.01	65
Current credit exposure (X) .....	0.01	0.05	32	0.03	0.09	35	0.02	0.06	34	0.01	0.05	33	0	0.04	37
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.16	0.61	31	0.35	1.16	35	0.28	0.85	34	0.09	0.73	33	0.05	0.53	30

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	238,050	68,245	68,245	56,693	42,086
Gross losses .....	4,251	4,039	71,570	38,556	28,062
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,318	1,416	7,511	6,868	4,522
Net losses .....	2,933	2,623	64,059	31,688	23,540
Provision for loan and lease losses .....	0	26,197	82,487	43,240	38,147
Adjustments .....	0	151,377	151,377	0	0
Ending balance .....	235,117	243,196	238,050	68,245	56,693
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Provision for loan and lease losses / Average assets</b> .....															
0	-0.11	64	0.50	0.87	28	0.38	0.51	32	0.24	0.15	76	0.24	0.14	81	
0	-0.20	64	0.72	1.41	27	0.57	0.82	33	0.33	0.24	73	0.34	0.24	78	
0	-168.35	57	998.74	730.69	78	128.77	487.86	6	136.46	130.58	66	162.05	134.68	73	
<b>Allowance for loan and lease losses / Total loans and leases not held for sale.</b> .....															
1.93	1.49	76	1.69	1.32	78	1.85	1.58	73	0.47	0.83	19	0.48	0.90	16	
1.92	1.47	78	1.67	1.30	79	1.83	1.55	74	0.46	0.81	18	0.48	0.89	17	
20.04	18.09	71	23.18	10.10	84	3.72	11.58	17	2.15	8.03	18	2.41	7.54	15	
203.18	291.29	37	153.89	310.68	30	191.09	299.17	35	73.13	218.72	15	78.43	214.03	13	
203.54	246.27	47	153.85	221.69	35	191.94	244.34	43	73.37	151.73	22	78.20	160.51	21	
<b>Gross loan and lease losses / Average loans and leases</b> .....															
0.13	0.24	36	0.11	0.34	27	0.50	0.34	76	0.29	0.28	61	0.25	0.30	54	
0.04	0.08	35	0.04	0.07	33	0.05	0.07	44	0.05	0.08	42	0.04	0.09	29	
0.09	0.16	42	0.07	0.27	29	0.45	0.27	79	0.24	0.21	66	0.21	0.22	64	
0	0	44	0	0	46	0	0	44	0	0	40	0	0	39	
1.84	7.39	12	3.67	8.09	20	19.48	33.98	25	24.47	36.22	35	17.33	41.30	12	
27.88	25.70	68	47.32	17.23	83	6.28	22.91	29	10.91	24.40	42	12.92	21.75	47	
<b>Net Loan and Lease Losses By Type</b>															
<b>Real estate loans</b> .....															
0.06	0.03	75	0.01	0.01	52	0.14	0.04	83	0.03	0.01	72	0.08	0.02	88	
0.01	-0.01	74	0.01	0.01	59	0.08	0.01	91	0.05	0.01	83	0.05	0.01	77	
0.48	-0.03	96	0.16	0	87	0.16	0.01	90	0.02	0.02	59	0.22	0.03	91	
-0.02	-0.01	31	0	0.01	40	0.07	0	89	0.05	0	90	0.04	0.01	77	
0.07	0.05	75	0.01	0.01	67	0.16	0.07	80	0.03	0.01	72	0.09	0.01	91	
0.13	0	93	0.04	-0.01	92	0.01	0	72	0.02	-0.01	83	0.10	-0.03	92	
0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	86	
0.13	0	93	0.04	-0.01	94	0.01	0	73	0.02	-0.01	86	0.10	-0.02	94	
0	0	54	0	0	61	0.39	0	99	0.01	0	85	0.20	0	96	
0.06	0.07	72	0	0.02	55	0.18	0.11	77	0.03	0.02	70	0.07	0.02	81	
-0.02	0.01	5	0	0.01	61	0	0.02	7	0.02	0.01	80	0.07	0.01	89	
0.08	0.06	76	0	0.01	54	0.18	0.08	83	0.02	0.01	72	0	0.01	54	
0	0	21	0	0.01	14	0.09	0.02	86	0.01	0.01	78	0.02	0	80	
<b>Commercial and industrial loans</b> .....															
0.08	0.20	45	0.03	0.48	22	1.76	0.47	92	0.90	0.37	86	0.35	0.31	63	
1.56	1.06	73	2.38	1.43	78	1.71	1.13	77	1.66	1.17	72	2.02	1.16	80	
1.84	2.41	35	2.70	3.52	28	1.82	2.92	27	1.85	3.11	25	1.56	2.92	23	
0.05	0.02	84	-0.15	0.11	5	0.15	0.19	74	-0.46	0.08	6	0.43	0.15	82	
0	0	37	0	0.15	30	0	0.15	25	0.09	0.15	55	0.05	0.14	51	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		23,185		54,958		29,758		36,517		22,889
90+ days past due loans and leases .....		374		1,219		625		870		221
Nonaccrual loans and leases.....		115,142		156,854		123,401		92,144		72,281
Total past due and nonaccrual loans and leases.....		138,701		213,031		153,784		129,531		95,391
Restructured 30–89 days past due .....		47		0		384		330		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		3,478		1,124		4,376		899		2,846
Total restructured loans and leases .....		3,525		1,124		4,760		1,229		2,846
30–89 days past due loans held for sale .....		0		0		0		60		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		60		0
Restructured loans and leases in compliance .....		3,758		4,110		2,754		3,535		6,369
Other real estate owned.....		11,168		20,805		18,393		19,121		25,565
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		576		1,174		1,176		1,174		0
Total other assets past due and nonaccrual.....		576		1,174		1,176		1,174		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.19	0.33	32	0.38	0.52	35	0.23	0.39	32	0.25
90+ days past due loans and leases .....	0	0.11	28	0.01	0.12	33	0	0.12	28	0.01
Nonaccrual loans and leases.....	0.94	0.65	78	1.08	0.57	88	0.95	0.66	79	0.62
90+ days past due and nonaccrual loans and leases.....	0.94	0.82	67	1.09	0.75	79	0.95	0.85	67	0.63
30–89 days past due restructured.....	0	0.01	42	0	0.01	12	0	0.01	51	0
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured.....	0.03	0.13	20	0.01	0.14	12	0.03	0.13	24	0.01
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.19	0.33	32	0.38	0.52	35	0.23	0.40	32	0.25
90+ days past due assets .....	0	0.11	26	0.01	0.12	30	0	0.12	27	0.01
Nonaccrual assets .....	0.94	0.66	76	1.09	0.58	87	0.96	0.67	77	0.63
30+ days past due and nonaccrual assets .....	1.14	1.18	55	1.47	1.32	69	1.19	1.29	56	0.89
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.50	0.50	58	0.76	0.48	82	0.56	0.52	62	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.55	0.53	61	0.86	0.51	84	0.64	0.55	67	0.53
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.56	0.58	52	0.87	0.57	83	0.65	0.60	60	0.54
Allowance for loan and lease losses .....	55.34	69.27	41	74.74	74.58	58	60.88	66.66	49	168.70
Equity capital + allowance for loan and lease losses .....	4.11	5.03	45	5.89	4.68	68	4.51	4.97	51	3.77
Tier 1 capital + allowance for loan and lease losses .....	5.98	5.96	58	8.99	5.89	79	6.83	6.05	65	6.14
Loans and leases + other real estate owned .....	1.06	0.97	62	1.25	0.91	78	1.11	0.97	65	0.78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.21	0.31	39	0.33	0.48	31	0.24	0.39	37	0.21	0.38	28	0.15	0.42	13
	90+ days past due .....		0	0.13	31	0	0.12	39	0	0.16	37	0.01	0.16	36	0	0.22	12
	Nonaccrual.....		0.78	0.76	63	0.68	0.54	69	0.60	0.76	46	0.44	0.46	53	0.45	0.57	44
Commercial and industrial	30–89 days past due .....		0.11	0.22	40	0.59	0.36	81	0.17	0.23	50	0.27	0.31	54	0.20	0.30	43
	90+ days past due .....		0	0.02	41	0.03	0.03	72	0	0.03	42	0	0.05	14	0	0.05	25
	Nonaccrual.....		1.79	0.69	91	3.38	0.90	95	2.52	0.75	96	1.61	0.83	84	1.31	0.76	81
Individuals	30–89 days past due .....		0.55	0.53	55	1.29	0.84	77	0.99	0.83	68	1.41	0.83	80	1.25	0.84	73
	90+ days past due .....		0.12	0.11	70	0.06	0.15	54	0.09	0.14	56	0.07	0.17	51	0.05	0.16	52
	Nonaccrual.....		0.45	0.22	82	0.63	0.19	87	0.48	0.28	78	0.47	0.17	86	0.63	0.23	86
Depository institution loans	30–89 days past due .....			0.01		0	0.01	46		0			0				0
	90+ days past due .....			0		0	0	48		0			0				0
	Nonaccrual.....			0		0	0	48		0			0				0
Agricultural	30–89 days past due .....		0.20	0.17	71	0.16	0.35	61	0.16	0.17	70	0.10	0.24	60	0.22	0.17	74
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.30	0.44	66	0.35	0.76	64	0.15	0.49	53	0.27	0.67	60	0.80	0.75	70
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07				0.01
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due .....		0	0.13	39	0.01	0.26	28	0	0.18	15	0.09	0.20	50	0	0.17	28
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	19	0	0.13	16	0	0.15	19	0.01	0.13	38	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.82	0.47	81	1.05	0.73	80	0.96	0.65	80	0.60	0.67	58	0.48	0.71	39
	90+ days past due .....	0	0.28	38	0.01	0.24	48	0.01	0.33	44	0.02	0.31	44	0	0.46	14
	Nonaccrual .....	1.38	0.88	77	1.33	0.79	84	1.42	0.89	77	1.13	0.73	79	1.05	0.86	69
Revolving	30–89 days past due .....	0.38	0.31	71	0.83	0.50	77	0.69	0.48	72	1.14	0.45	93	0.57	0.50	57
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.97	1.31	62	0.88	1.07	59	1.12	1.13	66	1.04	1	69	0.67	1.17	52
Closed-end	30–89 days past due .....	0.85	0.48	80	1.07	0.76	77	0.98	0.65	79	0.57	0.70	54	0.48	0.75	40
	90+ days past due .....	0	0.31	41	0.01	0.27	50	0.02	0.38	44	0.03	0.35	48	0	0.53	16
Junior lien	Nonaccrual .....	1.41	0.85	80	1.36	0.77	85	1.44	0.87	80	1.14	0.70	82	1.07	0.84	71
	30–89 days past due .....	0.02	0.01	75	0.03	0.02	60	0.03	0.02	76	0.04	0.02	74	0.03	0.03	69
	90+ days past due .....	0	0	35	0	0	32	0	0	64	0	0	29	0	0	24
	Nonaccrual .....	0.04	0.05	50	0.05	0.05	59	0.03	0.04	49	0.04	0.04	52	0.05	0.06	56
Commercial real estate	30–89 days past due .....	0.05	0.22	22	0.09	0.28	22	0.04	0.26	20	0.09	0.18	37	0.04	0.17	15
	90+ days past due .....	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.58	0.62	53	0.49	0.32	72	0.32	0.62	33	0.24	0.23	63	0.27	0.28	56
Construction and development	30–89 days past due .....	0.19	0.22	65	0.08	0.32	40	0.06	0.28	40	0.11	0.28	50	0.03	0.21	31
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
1–4 family	Nonaccrual .....	0.16	0.50	55	0.32	0.24	71	0.23	0.41	59	0.22	0.20	72	0.55	0.19	84
	30–89 days past due .....	0	0.03	30	0.03	0.06	59	0.01	0.03	59	0.07	0.06	69	0	0.06	54
Other	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.03	0.02	79	0.06	0.03	79	0.03	0.03	73	0.03	0.02	77	0.01	0.02	63
	30–89 days past due .....	0.19	0.16	75	0.05	0.24	44	0.05	0.22	47	0.04	0.20	49	0.03	0.13	41
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.13	0.43	56	0.26	0.18	73	0.20	0.35	64	0.19	0.17	72	0.54	0.15	89
Multifamily	30–89 days past due .....	0	0.08	27	0	0.10	22	0.05	0.09	56	0.29	0.08	87	0	0.10	18
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.12	0.13	67	0.27	0.06	90	0.11	0.11	67	0.09	0.05	78	0.01	0.08	50
Nonfarm non-residential	30–89 days past due .....	0.01	0.20	18	0.11	0.27	25	0.03	0.23	20	0.06	0.14	29	0.04	0.17	18
	90+ days past due .....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.75	0.78	56	0.59	0.37	70	0.37	0.80	31	0.27	0.28	55	0.18	0.30	38
	30–89 days past due .....	0	0.06	21	0.08	0.11	41	0	0.07	19	0.02	0.07	28	0.02	0.09	21
Other	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.28	0.32	53	0.22	0.20	59	0.15	0.27	33	0.16	0.16	56	0.14	0.17	50
	30–89 days past due .....	0.01	0.12	29	0.03	0.14	31	0.02	0.14	40	0.03	0.07	42	0.02	0.07	40
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.47	0.40	63	0.37	0.16	84	0.22	0.44	41	0.11	0.10	60	0.04	0.13	34
Farmland	30–89 days past due .....	0.13	0.13	68	0.87	0.32	79	0.07	0.11	66	0.25	0.23	69	0.23	0.25	64
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	1.70	1.14	74	0.67	1.10	53	1.58	1.13	73	0.41	0.84	50	0.33	1.23	52
Credit card	30–89 days past due .....	0.33	0.75	21	0.40	1.31	15	0.42	0.95	23	0.60	1.19	18	0.53	1.22	19
	90+ days past due .....	0.22	0.56	37	0.12	0.83	32	0.15	0.63	30	0.14	0.78	28	0.11	0.73	29
	Nonaccrual .....	0.26	0.10	81	0.15	0.09	77	0.18	0.05	84	0.20	0.11	78	0.15	0.09	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Regulatory Capital Components and Ratios**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,018,271	2,027,510	2,015,157	2,118,418	1,598,867										
Retained earnings .....	1,080,550	913,451	1,032,436	848,848	674,941										
Accumulated other comprehensive income (AOCI) .....	-37,176	38,230	59,726	20,891	-27,374										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,061,645	2,979,191	3,107,319	2,988,157	2,246,434										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,159,720	1,164,039	1,163,798	1,160,079	912,428										
Accumulated other comprehensive income-related adjustments .....	-37,176	38,230	59,726	20,891	-27,374										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,939,101	1,776,922	1,883,795	1,807,187	1,361,380										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,939,101	1,776,922	1,883,795	1,807,187	1,361,380										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	767	767	767	767	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	767	767	767	767	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	767	767	767	767	0										
<b>Tier 1 Capital</b> .....	1,939,868	1,777,689	1,884,562	1,807,954	1,361,380										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	383,008	388,395	382,874	388,260	353,950										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	87,251	96,015	89,546	76,644	63,608										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	470,259	484,410	472,420	464,904	417,558										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	470,259	484,410	472,420	464,904	417,558										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,410,127	2,262,099	2,356,982	2,272,858	1,778,938										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	22,870,458	21,054,781	21,983,524	20,041,890	16,357,753										
Less: Deductions from common equity tier 1 capital .....	1,159,720	1,164,039	1,163,798	1,160,079	912,428										
Less: Other deductions .....	42,332	58,524	54,600	29,013	-66,717										
Total assets for leverage ratio .....	21,668,406	19,832,218	20,765,126	18,852,798	15,512,042										
Total risk-weighted assets .....	13,774,225	16,018,223	14,048,609	16,554,081	13,326,832										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	14.08	12.54	76	11.09	11.59	41	13.41	12.35	72	10.92	12.11	30	10.22	12.09	22
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	14.08	13.31	70	11.10	12.25	31	13.41	13.08	61	10.92	12.78	22	10.22	12.85	8
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	17.50	15.37	82	14.12	14.01	61	16.78	15.23	78	13.73	14.36	48	13.35	14.45	36
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.95	9.15	45	8.96	9.43	38	9.08	9.13	50	9.59	9.76	52	8.78	9.71	19
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....		11,675			10,534			9,470			8,371			11,153		10.83	80.81	
Total property and casualty assets .....		11,675			10,534			9,470			8,371			11,153		10.83	80.81	
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....		0			0			0			0			0				
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....		0			0			0			0			0				
Total insurance underwriting equity .....		9,120			7,271			8,392			7,202			8,767		25.43	61.90	
Total property and casualty equity .....		9,120			7,271			8,392			7,202			8,767		25.43	61.90	
Total life and health equity .....		0			0			0			0			0				
Total insurance underwriting net income .....		750			516			2,109			1,434			2,194		45.35	1036.36	
Total property and casualty .....		750			516			2,109			1,434			2,194		45.35	1036.36	
Total life and health .....		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0				
Unearned premiums (P/C) .....		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0				
Separate account liabilities (L/H) .....		0			0			0			0			0				
Insurance activities revenue .....		589			421			2,003			1,810			2,837		39.90	-52.46	
Other insurance activities income .....		585			415			1,961			1,772			2,790		40.96	-52.48	
Insurance and reinsurance underwriting income .....		4			6			42			38			47		-33.33	-50.00	
Premiums .....		4			6			42			38			47		-33.33	-42.86	
Credit related insurance underwriting .....		0			0			0			0			0				
Other insurance underwriting .....		4			6			42			38			47		-33.33	-42.86	
Insurance benefits, losses, expenses .....		7			14			41			92			37		-50.00	0.00	
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0				
Life insurance assets .....		257,152			255,197			255,630			254,102			193,170		0.77	97.67	
<b>Analysis Ratios</b>																		
		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018				
		BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets .....		0.05	0	94	0.05	0.01	92	0.04	0	93	0.04	0.01	91	0.07	0.01	91		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....		100	54.39	76	100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....		0	45.61	23	0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21		
Separate account assets (L/H) / Total life assets .....			12.21			10.89			11.24			7.26			8.53			
Insurance activities revenue / Adjusted operating income .....		0.29	0.38	69	0.19	0.40	66	0.23	0.41	67	0.24	0.47	66	0.40	0.47	71		
Premium income / Insurance activities revenue .....		0.68	2.23	87	1.43	2.84	85	2.10	2.84	84	2.10	7.32	79	1.66	4.86	77		
Credit related premium income / Total premium income .....		0	33.33	34	0	45.10	26	0	38.23	29	0	34.91	29	0	44.54	25		
Other premium income / Total premium income .....		100	66.67	65	100	54.90	73	100	61.77	70	100	65.09	70	100	55.46	75		
Insurance underwriting net income / Consolidated net income .....		1.11	0.02	97	0.67	0.05	91	0.83	0.03	94	0.60	0.08	90	1.02	0.08	93		
Insurance net income (P/C) / Equity (P/C) .....		32.89	22.15	72	28.39	9.66	80	25.13	15.59	78	19.91	19.86	71	25.03	15.64	73		
Insurance net income (L/H) / Equity (L/H) .....			3.56			-116.81			3.62			5.13			1.99			
Insurance benefits, losses, expenses / Insurance premiums .....		175	1,367.96	68	233.33	1,046.57	73	97.62	447.82	54	242.11	233.61	74	78.72	160.49	34		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43		
Reinsurance recovery (L/H) / Total assets (L/H) .....			0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....		0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....		11.82	11	51	12.63	11.59	52	12.04	11.03	51	13.54	11.51	57	13.62	10.22	60		
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0		0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....		0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34		

**Foreign Activities**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans .....		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits .....		2.95			13.75			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		56,041	163,812	310,509	65,080	146,167	-65.79	198.58
Dividends .....		55,994	163,761	310,318	64,893	145,980	-65.81	205.06
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		-100.00
Other income .....		47	51	191	187	187	-7.84	
Income from nonbank subsidiaries .....		8	10	973	3,042	109	-20.00	-38.46
Dividends .....		8	10	973	3,042	109	-20.00	-38.46
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		56,049	163,822	311,482	68,122	146,276	-65.79	198.42
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		139	93	534	13,478	705	49.46	-69.98
Total operating income .....		56,188	163,915	312,016	81,600	146,981	-65.72	191.96
<b>Operating Expenses</b>								
Personnel expenses .....		3,825	3,427	10,153	9,760	10,345	11.61	60.85
Interest expense .....		4,403	4,461	17,916	17,084	14,001	-1.30	533.53
Other expenses .....		2,562	3,101	9,136	13,799	8,711	-17.38	41.47
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		10,790	10,989	37,205	40,643	33,057	-1.81	120.93
Income (loss) before taxes .....		45,398	152,926	274,811	40,957	113,924	-70.31	216.12
Applicable income taxes (credit) .....		-2,616	-2,721	-9,438	-5,680	-10,732		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		48,014	155,647	284,249	46,637	124,656	-69.15	201.14
Equity in undistributed income of subsidiaries .....		19,406	-78,411	-29,345	191,530	91,057		156.66
Bank subsidiaries .....		18,664	-78,858	-30,005	193,522	89,567		146.16
Nonbank subsidiaries .....		742	447	660	-1,992	1,490	66.00	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		67,420	77,236	254,904	238,167	215,713	-12.71	186.83
<b>Memoranda</b>								
Bank net income .....		74,658	84,903	280,313	258,415	235,547	-12.07	187.84
Nonbank net income .....		750	457	1,633	1,050	1,599	64.11	
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,123,738	92.52	3,139,418	95.11	3,189,929	93.22	3,281,276	2,379,451	-0.50	190.25
Common and preferred stock .....		3,067,859	90.87	3,075,741	93.18	3,146,076	91.94	3,265,363	2,364,100	-0.26	190.01
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		55,879	1.66	63,677	1.93	43,853	1.28	15,913	15,351	-12.25	204.43
Investment in nonbank subsidiaries .....		20,436	0.61	4,310	0.13	19,714	0.58	3,861	4,770	374.15	171.47
Common and preferred stock .....		20,436	0.61	4,310	0.13	19,714	0.58	3,861	4,770	374.15	171.47
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		457	0.01	631	0.02	471	0.01	657	774	-27.58	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		193,374	5.73	108,952	3.30	171,829	5.02	103,815	218,398	77.49	109.69
Cash and due from unrelated depository institution .....		255	0.01	254	0.01	255	0.01	253	665	0.39	381.13
Premises, furnishings, fixtures and equipment .....		25,134	0.74	26,963	0.82	25,562	0.75	27,351	5,804	-6.78	377.11
Intangible assets .....		133	0	133	0	133	0	133	133	0.00	0.00
Other assets .....		12,704	0.38	20,060	0.61	14,096	0.41	16,568	17,471	-36.67	-6.49
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,376,231	100.00	3,300,721	100.00	3,421,989	100.00	3,433,914	2,627,466	2.29	182.10
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		23,599	0.70	25,126	0.76	23,985	0.70	25,500	0	-6.08	-53.93
Subordinated notes and debentures .....		327,448	9.70	327,083	9.91	327,357	9.57	326,992	326,628	0.11	
Other liabilities .....		38,849	1.15	41,800	1.27	38,474	1.12	31,230	27,082	-7.06	186.98
Balance due to subsidiaries and related institutions .....		55,560	1.65	61,312	1.86	55,517	1.62	61,268	27,322	-9.38	-7.52
Total liabilities .....		445,456	13.19	455,321	13.79	445,333	13.01	444,990	381,032	-2.17	256.82
Equity Capital .....		2,930,775	86.81	2,845,400	86.21	2,976,656	86.99	2,988,924	2,246,434	3.00	173.40
Perpetual preferred stock (income surplus) .....		767	0.02	767	0.02	767	0.02	767	0	0.00	
Common stock .....		1,083	0.03	1,090	0.03	1,081	0.03	1,136	923	-0.64	257.43
Common surplus .....		2,017,188	59.75	2,026,420	61.39	2,014,076	58.86	2,117,282	1,597,944	-0.46	202.95
Retained earnings .....		948,913	28.11	778,893	23.60	901,006	26.33	848,848	674,941	21.83	135.89
Accumulated other comprehensive income .....		-37,176	-1.10	38,230	1.16	59,726	1.75	20,891	-27,374		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		3,376,231	100.00	3,300,721	100.00	3,421,989	100.00	3,433,914	2,627,466	2.29	182.10
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		55,560	1.65	61,312	1.86	55,517	1.62	61,268	27,322	-9.38	-7.52
Notes payable to subsidiaries that issued TPS .....		55,560	1.65	61,312	1.86	55,517	1.62	61,268	27,322	-9.38	-7.52
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.07	12.54	23	10.76	3.93	93	8.75	7.29	67	9.93	9.68	55	10	10.40	45
Bank net income / Average equity investment in banks .....	9.61	12.55	29	10.71	4.73	82	8.92	7.45	64	9.55	10.51	47	10.22	11.19	45
Nonbank net income / Average equity investment in nonbanks .....	14.94	12.53	65	44.74	5.73	95	17.25	9.75	74	24.99	7.89	86	29.29	7.10	95
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	110.74	95.97	93	109.93	95.67	58	109.97	88.16	81	108.50	82.22	82	109.19	82.56	84
Nonbank net income / Parent net income .....	1.11	2.83	56	0.59	5.47	54	0.64	3.59	47	0.44	5.93	43	0.74	3.78	50
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.20	17.74	59	16	19.50	63	14.96	20.06	57	14.89	20.43	61	16.96	20.88	63
Total debt / Equity capital .....	11.98	11.90	63	12.38	13.54	67	11.80	14.41	61	11.79	14.31	64	14.54	14.69	68
Total debt + notes payable to subs that issued TPS / Equity capital .....	13.87	14.30	60	14.53	15.86	66	13.67	16.67	57	13.84	16.36	64	15.76	17.10	65
Total debt + Loans guaranteed for affiliate / Equity capital .....	11.98	12.02	61	12.38	13.93	66	11.80	14.68	59	11.79	14.56	63	14.54	15.14	67
Total debt / Equity capital – excess over fair value .....	11.98	12	63	12.38	13.68	67	11.80	14.52	61	11.79	14.51	64	14.54	14.81	68
Long-term debt / Equity capital .....	11.98	11.33	64	12.38	12.46	67	11.80	13.56	61	11.79	13.04	64	14.54	13.37	69
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	20.12	35.48	36	75.97	27.67	88	20.11	34.67	34	76.60	28.44	90	88.60	28.63	94
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	105.37	102.85	66	108.25	103.91	76	106.35	102.81	72	109.38	103.22	80	105.45	103.10	66
Total investment in subs / Equity capital .....	107.28	108.21	62	110.48	111.18	70	107.83	110.16	65	109.91	111.07	66	106.13	112.48	51
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.58	0.22	75	0.76	1.22	56	0.74	0.47	65	1.18	0.36	85	0.57	0.35	65
Equity investment in subs – equity cap / Net income-div (X) .....	0.82	0.74	63	1.01	2.81	30	1.05	1.82	42	1.61	1.22	69	0.76	1.22	43
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	195.55	111.20	84	555.51	154.20	96	289.03	136.59	92	84.76	177.68	15	178.79	162.34	57
Cash from ops + noncash items + op expense / Op expense + dividend .....	176.34	98.58	83	437.19	176.81	90	286.62	147.24	91	95.80	190.27	14	223.44	174.91	74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	171.69	85.35	82	118.37	90.08	66	158.54	134.08	71	11.72	116.34	6	181.71	103.19	89
Pretax operating income + interest expense / Interest expense .....	1,131.07	1,142.88	60	3,528.07	2,355.68	80	1,633.89	2,016.32	65	339.74	1,968.54	20	913.68	2,898.75	44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,063.05	1,357.31	59	3,137.86	1,688.78	79	1,506.91	1,539.23	71	322.31	1,632.83	16	756.13	1,369.37	35
Dividends + interest from subsidiaries / Interest expense + dividends .....	234.16	117.86	83	695.39	186.57	93	336.31	150.43	90	83.52	210.80	10	209.76	188.90	60
Fees + other income from subsidiaries / Salary + other expenses .....	0.74	13.36	66	0.78	14.22	65	0.99	13.95	63	0.79	16.52	59	0.98	16.08	62
Net income / Current part of long-term debt + preferred dividends (X) .....	5,186.15	33.13	98	5,941.23	20.55	97	4,902	35.64	98	702.56	57.11	96		33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.74	3.97	64	3.31	2.60	66	5.03	3.85	65	3.03	2.64	61	8.34	2.61	81
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0	0.05	46	0	0.15	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual .....	0	1.22	40	0	1.57	38	0	1.03	40	0	0.54	40	0	6.54	38
Total .....	0	1.27	37	0	1.72	34	0	1.13	37	0	0.58	34	0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.34	1.80	67	0.32	3.20	62	0.34	2.66	65	0.31	5.62	57	0.20	5.50	51
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

**Parent Company Analysis—Part 2**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	40.64	74.87	28	12.26	61.08	10	26.26	81.10	13	137.79	57.84	91	44.64	57.26	40
Dividends declared / Net income .....	28.94	23.13	57	24.72	81.32	18	29.28	42.29	34	26.98	33.08	34	25.80	27.33	35
Net income – dividends / Average equity.....	6.44	9.52	29	8.10	0.55	93	6.19	4.14	76	7.25	6.46	61	7.42	7.33	50
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	286.96	101.14	89	857.84	182.33	92	415.73	132.17	92	100.99	178.13	27	262.34	157.73	79
Dividends from nonbank subsidiaries .....	0.04	3.28	63	0.05	2.35	65	1.30	3.41	67	4.73	7.53	67	0.20	7.13	55
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	287	128.99	85	857.89	229.19	92	417.03	174.85	89	105.72	260.40	17	262.53	215.26	72
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	75	30.63	87	192.88	123.04	77	110.70	60.28	90	25.11	66.55	17	61.97	60.71	55
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0.06	0	94	0.06	0	94	0.07	0	94	0.07	0	94	0.08	0	94
Operating income from bank subsidiaries .....	75.06	33.49	86	192.94	148.03	73	110.77	62.88	84	25.18	69.36	16	62.05	63.43	53
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	1.07	47.24	47	2.19	39.62	52	59.58	56.39	53	289.71	82.95	89	6.82	51.40	39
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	1.07	69.48	25	2.19	76.32	30	59.58	79.84	45	289.71	150.41	80	6.82	99.33	22
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.65	58.57	77	99.91	62.43	80	99.46	69.76	77	79.53	67.32	36	99.32	65.18	77
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0.08	0.02	92	0.03	0.07	90	0.06	0.04	90	0.23	0.03	91	0.13	0.02	92
Operating income from bank subsidiaries .....	99.74	71.70	72	99.94	76.26	69	99.52	82.20	68	79.75	78.80	28	99.45	74.20	65
Dividends from nonbank subsidiaries .....	0.01	5.32	61	0.01	2.51	63	0.31	1.95	64	3.73	2.65	80	0.07	2.57	52
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.01	10.59	44	0.01	9.13	40	0.31	4.70	54	3.73	7.29	72	0.07	7.64	34
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	15.83	29.59	49	17.41	30.31	51	15.80	27.08	53	17.38	28.33	52	8.36	26.53	40